

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

BRIAN P POTTS
CHRISTINE L POTTS
Debtor(s)

Case No. 16-10859TPA

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/12/2016.
- 2) The plan was confirmed on 12/05/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 03/28/2017, 05/24/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/28/2021.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$8,235.94.
- 10) Amount of unsecured claims discharged without payment: \$44,225.44.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$88,723.73
Less amount refunded to debtor	\$1,475.40

NET RECEIPTS: **\$87,248.33**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,180.34
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$7,680.34**

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN PROFIT RECOVERY++	Unsecured	136.00	NA	NA	0.00	0.00
ASHLEY FUNDING SERVICES LLC - A	Unsecured	NA	42.26	42.26	0.80	0.00
ASHLEY FUNDING SERVICES LLC - A	Unsecured	NA	7.69	7.69	0.15	0.00
COMMERCIAL ACCEPTANCE++	Unsecured	113.00	NA	NA	0.00	0.00
DIRECTV LLC BY AMERICAN INFOS	Unsecured	NA	236.49	236.49	4.49	0.00
DISCOVER BANK(*)	Unsecured	1,476.00	1,476.11	1,476.11	28.02	0.00
DISCOVER BANK(*)	Unsecured	1,095.00	1,095.87	1,095.87	20.80	0.00
DOMINION EAST OHIO GAS	Unsecured	702.00	1,190.87	1,190.87	22.61	0.00
FIDELITY PROPERTIES++	Unsecured	256.00	NA	NA	0.00	0.00
FIDELITY PROPERTIES++	Unsecured	157.00	NA	NA	0.00	0.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	70.00	NA	NA	0.00	0.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	20.00	NA	NA	0.00	0.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	20.00	NA	NA	0.00	0.00
HEINTZ COLLECTION	Unsecured	127.00	NA	NA	0.00	0.00
HEINTZ COLLECTION	Unsecured	97.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	1,104.00	1,104.00	1,104.00	1,104.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	690.00	NA	NA	0.00	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	107,165.00	107,725.01	0.00	48,161.43	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	0.00	1,440.27	1,440.27	1,440.27	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	5,709.00	5,709.23	5,709.23	252.14	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	502.00	542.31	542.31	10.29	0.00
MIDLAND FUNDING LLC	Unsecured	292.00	292.06	292.06	5.55	0.00
MIDLAND FUNDING LLC	Unsecured	476.00	522.80	522.80	9.93	0.00
MIDLAND FUNDING LLC	Unsecured	2,484.00	2,484.44	2,484.44	109.72	0.00
ONLINE COLLECTIONS	Unsecured	80.00	NA	NA	0.00	0.00
PENN POWER*	Unsecured	NA	152.32	152.32	2.89	0.00
PERITUS PORTFOLIO SERVICES*	Unsecured	NA	500.00	500.00	9.49	0.00
PORT CONNEAUT FCU	Secured	14,500.00	15,038.56	15,038.56	15,038.56	1,306.61
PORT CONNEAUT FCU	Unsecured	2,660.00	2,860.11	2,860.11	126.31	0.00
PORT CONNEAUT FCU	Unsecured	2,036.00	2,101.60	2,101.60	92.81	0.00
PORT CONNEAUT FCU	Unsecured	200.00	260.25	0.00	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORT CONNEAUT FCU	Secured	9,631.00	10,073.95	10,073.95	10,073.95	981.23
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,772.00	1,772.65	1,772.65	33.65	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	585.00	633.30	633.30	12.02	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	567.00	614.91	614.91	11.67	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,980.00	3,979.78	3,979.78	175.76	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	11,089.00	11,089.29	11,089.29	489.73	0.00
PREMIER BANKCARD LLC; JEFFERS	Unsecured	818.00	888.48	888.48	16.87	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	649.00	699.84	699.84	13.28	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	570.00	682.97	682.97	12.96	0.00
REGENCY FINANCE CO++	Unsecured	1,495.00	NA	NA	0.00	0.00
REGENCY FINANCE CO++	Unsecured	1,186.00	NA	NA	0.00	0.00
REGENCY FINANCE CO++	Unsecured	1,186.00	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS++	Unsecured	210.00	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS++	Unsecured	90.00	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS++	Unsecured	179.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0.00	\$48,161.43	\$0.00
Mortgage Arrearage	\$1,440.27	\$1,440.27	\$0.00
Debt Secured by Vehicle	\$15,038.56	\$15,038.56	\$1,306.61
All Other Secured	\$10,073.95	\$10,073.95	\$981.23
TOTAL SECURED:	\$26,552.78	\$74,714.21	\$2,287.84
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,104.00	\$1,104.00	\$0.00
TOTAL PRIORITY:	\$1,104.00	\$1,104.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$39,575.38	\$1,461.94	\$0.00

Disbursements:

Expenses of Administration	<u>\$7,680.34</u>	
Disbursements to Creditors	<u>\$79,567.99</u>	
TOTAL DISBURSEMENTS :		<u>\$87,248.33</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/04/2022

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.